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**PATENT**  
**Serial No.: 09/575,088**  
**Att'y Dkt: 12832/100109**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**In the Application of:** Daniel J. Guinan

**Group Art Unit:** 3624

**Serial Number:** 09/575,088

**Examiner:** Thu Thao Havan

**Filing Date:** May 19, 2000

**Title:** Multi-Party Electronic Transactions

**RESPONSE TO OFFICE ACTION**

Commissioner For Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

SIR:

The Applicant submits the following response to the Office Action mailed on  
November 17, 2005.